

Table I.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,752	18,097	19,699	17,706	19,978	19,975	18,538	19,878
Industry group **								
Agric., fish., forest.	16,637	--	--	--	--	--	--	17,156
Mining and manufacturing	19,349	--	17,620	16,347	18,751	19,891	17,490	19,430
Construction	18,146	17,567	16,732	16,476	17,963	20,483	16,491	18,979
Utilities and transp.	19,188	--	--	16,818	19,219	19,373	18,851	19,205
Wholesale trade	19,886	20,624	24,212	18,672	19,932	19,731	21,442	19,686
Fin. svcs. and real estate	19,990	17,748	24,601	20,340	21,092	19,708	20,954	19,925
Retail trade	18,445	--	19,107	16,285	17,710	18,585	19,442	18,349
Professional services	20,837	17,798	18,951	18,087	21,357	21,227	17,959	21,175
Other services	19,057	17,676	19,815	18,583	20,079	18,832	18,738	19,102
Ownership								
For profit, incorporated	19,440	17,688	19,540	17,281	19,528	19,691	18,350	19,550
For profit, unincorporated	19,093	19,258	19,868	17,500	18,519	19,582	18,755	19,157
Nonprofit	21,631	17,268	20,524	20,913	22,656	21,495	19,453	21,757
Age of firm								
Less than 5 years	18,093	17,627	18,561	17,310	17,914	21,439	17,972	18,224
5-9 years	17,696	17,266	15,925	16,712	18,849	18,639	16,652	18,461
10-19 years	18,949	18,521	18,995	16,890	19,612	19,493	18,202	19,252
20 or more years	19,943	18,471	21,002	18,190	20,257	19,994	19,406	19,974
Multi/single status								
2 or more locations	20,046	--	24,720	19,281	20,571	19,967	20,406	20,042
1 location only	18,540	18,140	19,319	17,227	19,022	20,358	18,361	18,680
Percent full-time employees								
Less than 25%	18,593	--	--	17,804	17,046	19,099	16,901	18,796
25-49 %	19,561	--	20,269	18,815	20,226	19,340	21,009	19,394
50-74 %	19,172	17,536	17,542	16,282	19,706	19,591	17,048	19,473
75% or more	19,807	18,136	19,912	17,777	20,002	20,023	18,626	19,926
Union presence								
No union employees	19,498	17,670	19,551	18,159	20,071	19,578	18,475	19,630
Has union employees	20,516	--	21,726	14,215	19,246	20,846	19,201	20,560
Percent low-wage employees								
50% or more low-wage	18,077	15,139	18,513	16,657	17,504	18,385	16,749	18,185
Less than 50% low-wage	19,868	18,340	19,755	17,758	20,106	20,096	18,635	19,997
Percent women employees								
Less than 25%	19,130	16,732	19,062	16,843	19,119	19,828	17,730	19,394
25-49 %	19,735	17,538	21,067	18,644	19,695	19,819	19,544	19,748
50-74 %	19,686	19,636	20,822	18,739	21,289	19,426	19,634	19,690
75% or more	20,846	18,753	18,355	17,766	20,591	21,281	18,125	21,061
Percent age 50 or older employees								
Less than 25%	18,993	16,884	18,622	17,272	18,580	19,626	17,574	19,235
25-49 %	20,043	19,591	20,016	17,872	20,803	20,033	18,893	20,105
50-74 %	20,072	18,639	20,729	18,139	20,491	20,384	19,537	20,168
75% or more	20,594	20,172	23,884	19,087	20,245	20,545	21,350	20,362

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	117.00	630.78	583.26	364.06	307.21	138.56	327.56	124.35
Industry group **								
Agric., fish., forest.	1,661.79	--	--	--	--	--	--	1,826.46
Mining and manufacturing	248.49	--	1,539.43	1,566.77	465.22	273.66	752.88	257.36
Construction	412.28	1,049.54	1,185.72	641.27	593.13	658.30	633.84	468.31
Utilities and transp.	370.24	--	--	1,474.69	1,000.68	419.95	852.23	386.27
Wholesale trade	311.03	1,660.63	2,938.77	571.73	648.04	344.57	1,473.89	288.50
Fin. svcs. and real estate	329.34	1,581.77	2,248.10	1,049.88	1,440.07	281.36	1,299.08	340.16
Retail trade	315.66	--	1,304.36	830.52	667.17	346.35	1,682.35	298.98
Professional services	244.82	782.07	616.09	606.47	338.91	321.20	465.76	262.01
Other services	314.53	1,091.95	1,103.02	731.46	1,092.29	320.66	618.06	348.01
Ownership								
For profit, incorporated	136.44	861.27	755.66	425.80	295.00	166.99	402.18	144.64
For profit, unincorporated	261.03	1,108.81	963.55	894.64	427.01	355.78	777.77	271.58
Nonprofit	323.53	1,156.38	772.26	738.16	1,033.29	315.67	556.81	339.59
Age of firm								
Less than 5 years	457.54	799.05	1,093.37	939.58	811.16	1,700.05	610.65	688.86
5-9 years	568.65	1,409.87	965.14	1,132.09	817.72	1,873.18	763.25	754.57
10-19 years	324.42	1,165.31	714.14	546.62	570.06	632.33	515.32	395.80
20 or more years	129.33	1,224.30	952.94	507.22	384.47	142.13	518.92	133.49
Multi/single status								
2 or more locations	131.24	--	2,224.09	547.71	411.09	140.08	962.10	132.21
1 location only	253.63	636.78	601.74	429.23	432.42	943.06	346.11	361.22
Percent full-time employees								
Less than 25%	393.81	--	--	1,225.85	1,278.34	436.99	1,221.15	409.38
25-49 %	598.74	--	1,859.67	1,847.61	1,093.41	788.92	1,534.94	639.18
50-74 %	398.27	1,126.29	931.10	966.39	810.29	521.93	754.23	434.29
75% or more	125.29	711.82	654.59	394.46	330.45	147.26	358.43	132.88
Union presence								
No union employees	138.22	532.83	617.92	288.11	326.37	177.54	326.06	149.86
Has union employees	219.60	--	1,260.29	1,633.20	825.51	208.83	1,560.33	220.83
Percent low-wage employees								
50% or more low-wage	311.13	1,915.21	2,383.97	653.55	770.80	362.92	1,243.79	318.95
Less than 50% low-wage	122.73	641.35	599.76	381.56	318.70	146.05	336.13	130.75
Percent women employees								
Less than 25%	186.41	754.14	1,034.54	614.68	348.94	220.69	523.68	197.07
25-49 %	270.37	1,204.84	970.99	540.00	566.84	334.67	670.93	285.57
50-74 %	214.71	1,368.34	1,086.32	658.02	994.01	179.86	699.70	224.88
75% or more	235.67	1,444.50	717.67	607.29	458.98	293.08	625.50	247.59
Percent age 50 or older employees								
Less than 25%	161.02	1,106.24	753.27	426.69	345.46	202.51	491.42	168.21
25-49 %	174.60	1,199.89	1,349.16	519.77	513.89	193.71	708.84	179.61
50-74 %	318.36	678.48	948.44	1,349.05	631.63	379.11	467.14	367.50
75% or more	546.09	977.86	876.09	776.28	742.05	891.27	699.67	671.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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